

# Wind Fact Sheet #8: Wind Turbines and Farmer's Insurance

Noble Environmental Power, LLC



**Myth:** Insurance companies will deny landowners insurance if wind turbines are placed on their land.

**Fact:** The vast majority of insurance companies that provide farm coverage have no issues whatsoever with wind turbines and will not deny a landowner coverage if a turbine is placed on their land.

## **Is there any reason why a landowner might not be able to get insurance coverage if they have a turbine on their property?**

No. Having a wind turbine on your property is equivalent to allowing someone else to graze animals or grow a crop on your property. As long as your insurance policy includes "lessor's risk" coverage, you should be protected in any of these scenarios.

## **I've heard that some people have been told they will lose their policy. Why is that?**

Some landowners may have insurance coverage that is really just a homeowner's policy, despite the fact that they may own tens of acres of land and even engage in "light farming" activities. Because such a policy isn't a "true" farm policy, it won't cover income-generating activities -- including farming animals, crops, and the wind.

## **What type of coverage does Noble's easement contract provide landowners?**

Noble's land easement contract requires that Noble fully indemnify the landowner against any loss or liability that results from someone making a claim for personal injury or property damage resulting from windpark activities. Furthermore, Noble's land easement contracts guarantee that Noble will maintain insurance policies that name the landowner as an "additional insured."

## **If my insurance policy is insufficient and my insurance company doesn't offer a policy with lessor's risk, who can I contact?**

As noted above, almost all insurance companies that provide farm insurance have no problem with landowners placing turbines on their property, and there are far too many insurance companies to list them all here. The largest and probably the most well-known insurer is Farm Family, the leading insurer of farms in New York and New England. Farm Family insures the New York Farm Bureau, and is the only insurance company endorsed by the NYFB.



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